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Your Landlords - Home Emergency Policy Wording

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Welcome

Terms and purpose of cover

If **Your** claim is covered under a section of this policy and no exclusions apply then it is vital that **You** comply with the conditions of this policy in order for **Your** claim to proceed. The conditions applicable to this policy are contained under the 'Conditions' section and should be read carefully.

You have selected a home emergency policy that will provide assistance to **you** in **your home**. **We** will respond with expert help if **you** suffer an emergency arising from an incident covered under this policy and send a **contractor** out who will take action to resolve the emergency.

This insurance policy is designed to offer 24 hour assistance if **you** suffer a **home** emergency. It compliments but does not replace either **your** household buildings or contents insurance policy, and there may be times where this is the more appropriate route for cover. If the situation is not an emergency as defined in the policy wording, **you** should contact **your** buildings or contents insurance provider for claims assistance.

Whilst **we** are happy to assist **you** in an emergency by sourcing a **contractor**, **we** aren't able to provide **you** with help relating to day-to-day maintenance of **your home** and its contents.

This policy covers **temporary repairs**, or a permanent repair where this can be done at a similar cost or where no **temporary repair** is available. If **our contractor** advises there is no temporary, permanent or economical repair available, then cover will cease under this insurance.

For cover to apply under this policy, the situation that arises must fall within the definition of an emergency under each section of cover in the policy.

It is a requirement of this policy that **you** maintain **your home**, including fixtures and fittings. This includes boilers which should be maintained in accordance with the manufacturer's recommendations.

There may be times when **our contractor** has to carry out trace and access in order to locate the emergency. This may involve removing and/or damaging parts of the **home**, fixtures and fittings to enable the **contractor** to find the source of the issue. In these circumstances, **we** will not be responsible for any damage caused where this has been deemed as necessary by **our contractor** in order to complete a **temporary repair** (or a permanent repair where this can be done at a similar cost).

Making a claim

How to make a claim

All potential claims must be reported initially to the Claims Helpline Service for advice and support.

Emergency Claims Helpline Number: 0333 234 3485 - Our helpline is open 24/7, 365 days a year.
Calls to the helpline will be charged at **your** standard rates.

Major emergencies which could result in serious damage or damage to life or limb should be immediately advised to the supply company and/or the public emergency services. Gas leaks must be immediately notified to the local gas company.

Confirming Policy Details…Helping Us Help You

In some situations **we** may not be able to assess **your** claim or confirm **your** policy is operative from the information and details provided by **you**. It may therefore be necessary for **our contractor** to attend **your home**, assess the situation and provide **us** with a report. In these circumstances **you** will be asked to leave either credit or debit card details which may be debited in the event that the cost of the call-out and any subsequent repairs are not covered by this insurance. This will help **us** respond to **your** emergency without unnecessary delay, and provides **you** with an option to receive emergency assistance at **your home** should cover be excluded under **your** policy.

The meaning of words

Where words are highlighted within this Policy Wording in bold, the meaning of these words are defined below.

Adviser - **Our** mediator, panel solicitor, their agents, an accountant or other appropriately qualified person, firm or company appointed by **Us** to act for **You**.

Claim limit(s) – The amount **we** will pay in respect of any one claim and during any one **Period of Insurance** as specified in the **policy documentation**.

Contractor - A tradesperson authorised and instructed by the Claims Helpline Service to undertake **emergency repairs.**

Data Protection Legislation – The relevant **data protection legislation** in force within the countries where this cover applies at the time of the insured event.

Emergency repairs – Work undertaken by an authorised **contractor** to resolve the emergency by completing a **temporary repair**. **We** will only complete a permanent repair where this can be done at a similar cost, or where there is no **temporary repair** available, up to the **claim limit** specified in this policy.

Home - The residential property owned by **you**, but let to tenant's, located in the United Kingdom, Channel Islands or Isle of Man which comprises of a private dwelling used for domestic purposes excluding garages, gardens, outbuildings and swimming pools. Garages and outbuildings that are attached and/or access via the **home** will be included under Pests.

Insured Person, You, Your – The person who has paid the premium and is named in the **policy documentation** as the **insured person**.

Insurer – This insurance is administered by Arc Legal Assistance and underwritten by AmTrust Specialty Limited.

Intermediary - The regulated entity appointed to transact this insurance with **you**.

Period of Insurance - The commencement and expiry dates shown in the **policy documentation**.

Primary Heating System – The principal central heating and hot water systems excluding any form of renewable energy systems and non-domestic central heating boiler or source.

Policy Documentation – The document which shows details of **you** and this insurance and forms part of this policy.

Temporary Repair, Temporary Resolution – A repair or resolution which will resolve an emergency and is predicted to last at least 72 hours. A **temporary repair** or resolution will need to be replaced by a permanent repair.

Terrorism - The use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

Uneconomical –

1. Where in **our** opinion, it would not be worth completing a repair based on the subsequent work require or life expectancy of the appliance/equipment; or
2. Where the cost of the emergency repair (including parts and labour) is greater than 75% of the cost of replacing the item as new

We, Us, Our– Legal Insurance Management Ltd, who provide the services described in this policy on behalf of Arc Legal Assistance Ltd; who administer this product on behalf of the underwriter AmTrust Specialty Limited.

Your Cover

This policy provides the cover described in each section below as a result of an insured event occurring at **your home**.

We will pay up to a maximum of **£500** for any claim including VAT, call-out charges, labour, parts and materials.

Where it has not been possible to resolve the emergency following an accepted claim for **emergency repairs**, and where **your home** is rendered uninhabitable in the opinion of the Claims Helpline Service if **you** ask **us we** will arrange and pay up to a total of £250 for overnight accommodation only costs, incurred by **you**.

1. Plumbing & drainage

✓ What is covered

Emergency repairs following damage to or failure of the plumbing and drainage system which:

a. Means that internal flood or water damage is a likely consequence
b. Means that **you** do not have access to a useable toilet within the **home**
c. Causes blocked external drains, sinks, waste pipes or rainwater drains that are solely your responsibility and within the boundary of the **home**, where this can be resolved by jetting or rodding

✗ What is not covered

1. The replacement of water tanks, cylinders, central heating radiators, toilets, taps and external pipes
2. Cracked sanitaryware, including but not limited to cisterns, toilet bowls, sinks and baths
3. Blocked toilets and/or drains where this has been caused as a consequence of misuse or the internal workings of the flush
4. Saniflo systems or other macerator-based systems
5. Descaling and any work arising from hard water scale deposits
6. The repair of domestic and/or leisure equipment that is leaking water, other than from external fixed pipework
7. Where there is a leak from a shower, bath or sink when in use and there is another means of equivalent bathing or washing at the **home**
8. Where the leak can be contained providing **you** with enough time to arrange a repair pivately

2. Internal electricity

✓ What is covered

Emergency repairs following the electricity failure of at least one complete circuit which renders the home uninhabitable and cannot be resolved by carefully resetting the fusebox and would not be more appropriately resolved by the regional network supplier.

Please note, during claims assessment **you** may be asked to unplug all appliances and reset the circuit to rule out an appliance issue.

✗ What is not covered

1. External lighting including security, garages and outbuildings and the replacement or adjustment of any light bulbs
2. Electricity supply to burglar/fire alarm systems, CCTV surveillance, or to swimming pools, the plumbing and filtration systems for swimming pools and any leisure equipment
3. Renewable energy systems
4. Where an appliance has caused a circuit to fail or trip

3. Gas supply

✓ What is covered

After the National Gas Emergency Service has visited the **home** and isolated **your** gas supply, **emergency repairs** will be carried out by a Gas Safe **contractor**, who will repair or replace the damaged section of internal gas supply pipe. **Our contractor** will also turn **your** gas supply back on.

✗ What is not covered

1. Repair work to or the cost of replacing lead pipework
2. The interruption or disconnection of public services to the **home** however caused, or the failure, breakdown or interruption of the mains gas supply system
3. Any system which is not installed correctly, or which does not conform to any governing Gas Safe regulation or requirements
4. Any appliance

4. Water supply

✓ What is covered

Emergency repairs following a complete loss of the water supply to the kitchen or the bathroom where no other water supply is available for bathing.

✗ What is not covered

1. The interruption or disconnection of public services to the **home** however caused, or the failure, breakdown or interruption or the mains water supply system
2. Where **you** have access to a water supply in another bathroom
3. Descaling and any work arising from hard water scale deposits

5. Security

✓ What is covered

Emergency repairs following damage or failure of the following items which would render the main living area of the **home** insecure and easily accessible to intruders:

a. External lock
b. External window
c. External door

✗ What is not covered

1. Internal locks, window locks, external garages or outbuildings
2. The replacement of glass window panes
3. Any damage caused by the **contractor** in gaining access to the **home**
4. Doors subject to swelling
5. Porch doors where there is another lockable door which prevents access to the main living areas of the **home**

6. Access to the home

✓ What is covered

Emergency repairs following the loss of the only available key to the **home** which cannot be replaced, and normal access cannot be obtained. **Our contractor** will gain access to the **home** and ensure it is left secure.

A key will be deemed unavailable if it is damaged or stolen.

✗ What is not covered

Any damage caused by the **contractor** in gaining access to the **home**.

7. Primary heating system

✓ What is covered

Emergency repairs following the complete breakdown of the **primary heating system** which:

a. Results in the complete loss of heating
b. Results in the complete loss of hot water

We will also cover **you** for a loss of water pressure within the primary heating system due to a fault, or a water leak from the boiler/heating system.

✗ What is not covered

1. Boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt)
2. Lighting of boilers, the correct operation, routine adjustment of time, temperature controls or the replacement of batteries
3. Any form of renewable energy systems
4. Powerflushing or descaling
5. The replacement of water tanks, cylinders and central heating radiators
6. Where there is another hot water source available for bathing, including but not limited to an immersion heater or electric shower
7. Intermittent faults where this cannot be identified at the time of the **contractor's** attendance
8. Lack of maintenance or neglect by **you** (**you** may be asked to reserve funds if **your** boiler has not been serviced in line with the manufacturer's instructions)
9. Where a boiler can be operated manually to resolve the loss of hot water and/or heating

8. Pests

✓ What is covered

Emergency repairs following an infestation as a result of the following Pests in and/or attached to the **home** and there is clear evidence of the infestation.

a. Wasps' nests
b. Hornets' nests
c. Mice
d. Rats
e. Cockroaches

✗ What is not covered

a. Repeat claims where **you** have failed to follow previous guidance from **us** or the **contractor** to prevent continued or further infestation
b. Pest infestations where **you** have not taken hygiene measures to prevent contamination

9. Roofing

✓ What is covered

Emergency repairs to the roof following a storm or bad weather, where internal water damage is being caused.

We will appoint a **contractor** to attend when it is safe for them to do so. They will complete a **temporary repair** to stop the immediate damage, but requests for permanent repairs should be made to **your** building & contents provider.

✗ What is not covered

1. Damages where the roof has not been satisfactorily maintained
2. Costs that should be shared proportionately across all responsible parties
3. Any access costs, including but not limited to scaffolding and articulated lifts

10. Overnight accomodation

✓ What is covered

Overnight accommodation only where it has not been possible to resolve the emergency following an accepted claim for **emergency repairs** by a **contractor** under another section of the policy and the **home** is rendered uninhabitable in the opinion of the Claims Helpline Service.

The most **we** will pay is £250 for any one incident.

✗ What is not covered

1. The cost of any food and drink **you** have purchased
2. The cost of any parking incurred
3. The cost of travel
4. The cost of entertainment

11. Alternative heating

✓ What is covered

The cost of alternative heating sources where these are deemed necessary in the event a claim has occurred under Section 7. Payment is subject to an original receipt and the **primary heating system** not being reinstated.

The most **we** will pay is £50 for any one incident.

12. Boiler replacement contribution

✓ What is covered

We shall contribute towards the cost of a brand-new like for like replacement upon production of an original receipt for payment. This section will not be operative unless **we** or the **contractor** declare the boiler to be **uneconomical** to repair, following an accepted claim under Section 7.

The most **we** will pay is £500 for any one incident.

General Exclusions

We shall not be liable for costs arising from or in connection with:

1. Circumstances known to **you** prior to the commencement date of this insurance;
2. Any system and/or equipment, including boilers and facilities, which have not been properly installed or maintained in accordance with the manufacturer's instructions;
3. Any claims arising from or relating to appliances;
4. Any system, which has been incorrectly used or modified, or has been tampered with;
5. General wear and tear;
6. Failure or damage caused by faulty or defective design of pipework, including but not limited to delamination found in pitch fibre pipe construction;
7. Any claim where an engineer has previously identified that remedial or maintenance work is required to prevent a future breakdown and the recommend work has not been completed;
8. Any system which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect;
9. Replacement or adjustment to any decorative or cosmetic part of any equipment
10. Garages, out-buildings, leisure equipment, cesspits, septic tanks, swimming pools or fuel tanks unless appropriately covered under the Pests section of this policy;
11. Costs arising from or relating to trace and access;
12. Wilful act or omission, lack of maintenance or neglect by **you;**
13. Claims where the **home** has been left unoccupied for 30 consecutive days or more;
14. Materials or labour charges covered by manufacturers, suppliers or installers guarantee or warranty
15. Any other costs or damage that are directly or indirectly caused by the event that led to **your** claim, unless specifically stated in the policy;
16. Claims arising within the first 14 days from the date of commencement of this insurance unless **you** held equivalent insurance immediately prior to the commencement of this policy;
17. Any costs that would be more appropriately recovered under any other insurance;
18. Circumstances which are not sudden or unforeseen;
19. Circumstances where **we** have gone beyond **your** insurance policy's **claim limit** or policy cover;
20. Claims where **our contractor** has advised there is no **emergency repair** available;
21. Any direct or indirect liability, loss or damage caused:
    a. to equipment because it fails correctly to recognise data representing a date in a way that it does not work properly or at all; or
    b. by computer viruses.
22. Any claim or expense of any kind caused directly or indirectly by:
    a. ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning or nuclear fuel; or
    b. the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
23. Any loss or damage caused by any sort of war, invasion or revolution;
24. Any loss or damage caused by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound;
25. Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of **terrorism**.

General Conditions

These conditions apply to all sections of the policy. Failure to comply with the terms below may result in **us** cancelling the policy and/or refusing to pay any claim; **we** may not pay any claim in full, **we** may revise the premium and/or change any **excess** and/or the extent of cover may be affected.

1. Claims

- If **we** accept **your** claim, the claims helpline will source a suitable **contractor** to attend **your home** and endeavour to resolve the emergency. This is subject to there being no circumstances that would prevent access or otherwise prevent the provision of **emergency repairs**, such as adverse weather conditions, industrial disputes, and/or failure of the public transport system;
- If **your home** emergency claim is accepted, **we** ask that **you** allow access for the **contractor** to attend **your home** within 24 hours of the claim being reported to **us**. If **you** delay and/or prevent the **contractor** from attending within 24 hours **we** may withdraw cover;
- All requests for assistance must be made to the Claims Helpline Service and not to the **contractors** direct otherwise the work will not be covered;
- The claims helpline service and tradesperson will use their discretion as to when and how the **emergency repairs** are undertaken;
- To enable **us** to provide the best possible claims service to **you**, we shall require **your** full co-operation at all times. This may, at **your** own expense, include providing any evidence, documents or receipts as requested by **us** or **our** representative;
- The **contractor** will invoice the cost of all work covered by the insurance to **us**. **You** will be asked to pay the cost of;
  a. Call-out charges if there is no authorised adult available at the **home** at the time **our contractor** arrives to carry out the work;
  b. All charges in excess of the claims limits or any work excluded by this insurance – **you** will be informed of this before any work is undertaken;
  c. Any additional costs incurred at **your** request in fitting replacement parts or components of a superior specification to the original.
- There may be times when replacement parts are unavailable, delayed or are no longer available because of circumstances beyond **our** control. In the event of this occurring **we** will ensure that **your home** is safe and if required the **contractor** will provide **you** with a quotation for a suitable repair;
- In the event **you** engage the services of a **contractor** prior to making contact with the Claims Helpline Service any costs incurred by **you** will not be covered by this insurance;
- **Your** claim will not be considered an emergency unless it is reported within 72 hours of discovery.
- **We** will not accept responsibility if the Helpline services fail for reasons beyond **our** control.

Fraudulent or Exaggerated Claims

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- **We** will not accept responsibility if the Helpline services fail for reasons beyond **our** control;
- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or Any adjustment to **your** policy;
- Fails to reveal or hides a fact likely to influence the cover **we** provide;
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

2. Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

a. supply accurate and complete answers to all the questions **we** or the administrator may ask as part of **your** application for cover under the policy;
b. to make sure that all information supplied as part of **your** application for cover is true and correct;
c. tell **us** of any changes to the answers **you** have given as soon as possible.

You must take care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

3. Contracts (Rights of Third Parties) Act 1999

Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

4. Due care

You must take due care to maintain the **home** and its equipment in good order and take all necessary precautions to prevent loss, damage or the unnecessary accrual of costs.

Where a **temporary resolution** or **repair** has been carried out, the onus will be upon **you** to carry out repairs or work to permanently resolve the reason for the emergency occurring. Should **you** fail to carry out the permanent repair a **contractor** will not be appointed to undertake any further **emergency repairs**.

5. Notices

Any letter or notice concerning this insurance will be properly issued if it is sent to the last known address of the person intended to receive it.

5. Observance

Our liability to make any payment under this policy will be conditional on **you** complying with the terms and conditions of this insurance.

6. Other similar insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.

7. Recovery of costs

We may take proceedings at **our** own expense in **your name** to recover any sums paid under this insurance.

Important Information

Cancellation - Your right to cancel

If you wish to cancel your policy please contact **First2Protect.**

Cancelling during the cooling off period

You have a statutory right to cancel **your** policy within 14 days from either

- The day of purchase;
- Cover start date or the renewal date of the contract;
- The day which **you** receive **your** policy or renewal documentation.

whichever date is later.

Your policy will be cancelled back to the start date and no cover will have been provided. **You** will be entitled to a full refund of the premium paid and no cancellation fee will be charged.

If **you** do not wish for your cancellation to be backdated to the start date and request **you** are covered up to the date of a cancellation the full premium will be payable and no refund will be given.

If a claim has been made, the full premium will be payable and no refund will be given.

If **you** wish to cancel and the insurance has not yet started **you** will be entitled to a full refund of the premium and no cancellation fee will be charged.

Cancelling after the cooling off period

You may cancel **your** insurance cover at any other time, the full premium will be payable and no refund will be given.

If the amount due when **you** cancel your policy is more than the amount **you** have paid **you** must pay the difference.

If a claim has been made, the full premium will be payable and no refund will be given.

If **you** do not exercise **you** right to cancel your policy, it will remain in force for the term of the policy and **you** will be required to pay the full premium.

By purchasing a policy with **First2Protect**, **you** agree to any amounts **you** may owe us being deducted from any premium refund due to **you**.

Cancellation - Our right to cancel

We may cancel **your** policy if

- Fraud has been suspected;
- Fraud has been identified;
- We have evidence **you** have acted fraudulently;
- We have evidence **you** have deliberately given us incorrect or incomplete information.

We may do this without notice and backdate **your** cancellation to the date when this happened. **You** will be sent the cancellation confirmation in writing if this happens.

First2Protect may also cancel the policy at any time by giving **you** 7 days' notice in writing where there is a valid reason for doing so. **You** will be sent the cancellation confirmation in writing when such cancellation has taken place. Valid reasons include, but are not limited to:

- Where **First2Protect** has been unable to collect a premium payment and after writing to **you**, **your** payment is still outstanding;
- If **you** haven't co-operated with **us** or sent **us** information **we** have requested and then this affects our ability to process a claim or defend our interests;
- If **you** do not keep to the conditions of the policy wording, for example, if **you** have not provided complete, accurate and up to date information;
- If **you** display threatening or abusive behaviour towards **our** staff or suppliers.

Important Information

What to do if you have a complaint

First2Protect strives to provide **you** with the highest standards of service at all times, but also recognises that things can go wrong. If **you** wish to discuss your policy or the service provided by **First2Protect** please contact the Customer Service Department on the below details:

Post: First2Protect, 1st Floor, Keble House, Southernhay Gardens, Exeter, EX1 1NT

Email: customerservice@first2protect.co.uk

Telephone: 01392 849750

Alternatively, should you wish to make a complaint, please contact the Pivotal Financial Limited Customer Care team

Post: Complaints Department, Pivotal Financial Limited, Unit A, Drivers Wharf, Northam Rd, Southampton, SO14 0PF

Email: general.insurance@pivotalfinancial.co.uk

If **your** complaint is about **your insurer** or how **your** claim was handled please contact the insurer on the below details:

Post: LIM Eemergency, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands, DY5 1XF

Email: claims@limemergency.co.uk

Telephone: 01384 884080

You can refer **your** complaint to the Financial Ombudsman Service if **you** have not received a written final response in respect of **your** complaint within 8 weeks of the date **your** complaint was received by either **First2Protect** or **your** insurer, or if **you** are unhappy with the decision following **your** complaint (**you** have 6 months from date of final response to take **your** complaint to the Ombudsman). The Financial Ombudsman Service is a free service set up by parliament to sort out individual complaints that consumers or small businesses are not able to resolve with financial businesses.

For more information view their website www.financial-ombudsman.org.uk or contact them on the below details:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Telephone:
From within the United Kingdom
Tel: 0800 023 4567 (free for people phoning from a 'fixed line', for example, a landline at home)
Tel: 0300 123 9123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)
From outside the United Kingdom
Tel: +44 207 964 1000 Fax: +44 207 964 1001

The complaint procedure does not affect **your** right to take legal action.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet **our** obligations to **you**.

Further information about this scheme is available from the FSCS website www.fscs.org.uk
Telephone: 0800 678 1100 or 0207 741 4100

Important Information

The law applicable to this policy

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the **insured person's** habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Authorisation

This insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by AmTrust Specialty Limited, on whose behalf **We** act.
Claims under this policy are handled by Legal Insurance Management Limited.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority, registration number is 305958. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, reference number is 202189. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

Legal Insurance Management Ltd (LIM) is authorised and regulated by the Financial Conduct Authority, registration number 552983. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

This policy is administered by, and provided by First2Protect Insurance Services.
First2Protect Insurance Services is a trading name of First2Protect Limited. First2Protect is an Appointed Representative of Pivotal Financial Limited. Pivotal Financial Limited is authorised and regulated by the FCA under firm reference number 665649. Pivotal Financial Limited is registered in England (no. 9157892). First2Protect Limited is registered in England (no. 09014795) and FCA register number is 650323. Registered office address for First2Protect is 1st Floor, Keble House, Southernhay Gardens, Exeter, EX1 1NT.

Calls may be recorded to meet regulatory obligations and for training/monitoring purposes.

How personal information about you will be used

How **Your** personal information is handled will be done in accordance with **Data Protection Legislation**. If **You** would like more detailed information on how **Your** personal information is handled **You** can read **the** privacy notice for

Arc Legal Assistance which can be found at www.arclegalassistance.co.uk or write to **Us** at:- The Data Protection Officer, Arc Legal Assistance Ltd, The Gatehouse, Lodge Park, Lodge Lane, Colchester CO4 5NE

LIM which can be found at www.legalim.co.uk/policyholder-privacy-notice or request a copy by emailing **us** at dataprotection@legalim.co.uk. Alternatively, **you** can write to **us** at: Data Protection, Legal Insurance Management Ltd, 1 Hagley Court North, Brierley Hill, West Midlands, DY5 1XF.

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